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2432919

Date CFPB received the complaint

4/12/2017

Product
Mortgage
Sub-product: Conventional fixed mortgage

Consumer's state

OH

Issue
Loan servicing, payments, escrow account
Consumer's zip

448XX

Consumer consent to publish narrative
☒ Consent provided

Submitted via

Web

Consumer complaint narrative
Tags
Did consumer dispute the response?

No

In XX/XX/2007 we file bankruptcy. we reaffirmed on our home loan threw XXXX are attorney had are APR Modified under reaffirmation to 7 % that XXXX said was a fixed rate. If we paid on time every month it would drop 1/4 % to a cap of 5.5 %. Are loan was at the 5.5 %. our payments were {\$560.00} a month as of XX/XX/XXXX. At the end of XX/XX/XXXX XXXX sold our loan to a company called Rushmore we received a bill end of XX/XX/XXXX that said if we paid before a certain date to pay beneficial then every payment there after was to be made to Rushmore. It was stated that everything would stay the same. we paid XX/XX/XXXX and never received a bill for XX/XX/XXXX. I called Rushmore and they stated that they did not have to send us a bill because we are still in bankruptcy. They told me our payment was now going to be {\$950.00} a month and our APR is at 9.48 % They stated to me that they can do what they want with our loan because they now own it. I contacted XXXX at XXXX I was told that nothing should have changed. Rushmore will not provide us with any documentation of why they think they can go against our bankruptcy agreement.

Company information

Date complaint sent to
company

4/12/2017

Timely response?

 Yes

Company name

RUSHMORE LOAN

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Company response to consumer

Closed with explanation

Company public response

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1616793

Date CFPB received the complaint

10/20/2015

Product
Mortgage
Sub-product: Conventional fixed mortgage

Consumer's state

MI

Issue
Loan servicing, payments, escrow account
Consumer's zip

48103

Consumer consent to publish narrative

Consent provided

Submitted via

Web

Consumer complaint narrative
Tags

Older American

Did consumer dispute the response?

Yes

Our mortgage servicer has failed to pay summer property taxes owed on our home. The house straddles XXXX jurisdictions, XXXX XXXX, XXXX County, Michigan and XXXX XXXX, XXXX County, Michigan. Summer taxes became due to both Townships on XX/XX/XXXX. They were payable without interest or penalty through XX/XX/XXXX. The present amount owed to XXXX XXXX is {\$1700.00}. The present amount owed to XXXX XXXX is {\$390.00}. Our mortgage payments are and have been current As of XX/XX/XXXX, the balance in our escrow account was {\$6400.00}. As of XX/XX/XXXX, the escrow account contained {\$7200.00}. On XX/XX/XXXX, I contacted the servicer by phone to inform them that the summer taxes were unpaid and was assured that although the taxes had not been paid, the matter would be addressed and the taxes paid within 21 days. I asked for written confirmation, but was told that none would be provided. The taxes remain unpaid, creating the false impression on our credit record that we are delinquent in paying these taxes.

Company information
Date complaint sent to company
Timely response?

Yes

10/20/2015

Company response to consumer

Company name

Closed with explanation

RUSHMORE LOAN

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1478531

Date CFPB received the complaint

7/21/2015

Product
Mortgage
Sub-product: Conventional fixed mortgage

Consumer's state

MI

Issue
Loan servicing, payments, escrow account
Consumer's zip

48103

Consumer consent to publish narrative
☒ Consent provided

Submitted via

Web

Consumer complaint narrative
Tags
Did consumer dispute the response?

No

My wife and I experienced financial difficulties in XXXX. We requested a loan modification from the servicer of our mortgage. Initially we were told that we had not submitted sufficient financial information. This was rectified within two days. Then the servicer lost the new information. Within a few weeks we were informed that the information had been found and that our request was being processed. Five months elapsed with regular contacts from us but no response to our modification request from the servicer. Then the loan was sold to another holder and the servicer was changed. The new servicer told us we would likely qualify for a modification, but that we would have to submit all new financial information, which we did. In response, we received a short sale offer. We protested that we were requesting a loan modification. Many months passed and then the servicer requested all new financial information, which we provided. Again many months passed and again we were offered a short sale. When we refused the short sale, the lender began a judicial foreclosure. After a few years in court, the judicial foreclosure was settled with a loan modification. XXXX parties waived any claims arising out of events prior to the settlement except as to the obligations identified in the Settlement Agreement. This took place in XX/XX/XXXX Since then we have made all required payments on time. Nonetheless XX/XX/XXXX, our mortgage

statements began including the statement that we owed {\$3300.00} as "recoverable advances ". Neither this sum, nor the concept of "recoverable advances " was mentioned in the Settlement Agreement. We have written to the servicer asking for an explanation of this charge. Our most recent request was on XXXX XXXX, XXXX. On XXXX XXXX, the servicer sent a reply stating that it would require additional time to review our inquiry but that a response would be forthcoming within 15 days. None has been received, and our most recent statement, dated XXXX/XXXX/XXXX still shows "recoverable advances " of {\$3300.00}.

Company information

Date complaint sent to company

7/21/2015

Timely response?

 Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response

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1711140

Date CFPB received the complaint

12/22/2015

Product
Mortgage
Sub-product: Other mortgage

Consumer's state

TN

Issue

Loan modification, collection, foreclosure

Consumer's zip

372XX

Consumer consent to publish narrative

Consent provided

Submitted via

Web

Consumer complaint narrative

My mother became very ill and got behind on mortgage payments. Up until that time she was never late. My mother has since passed away. The deed is in my name, and the mortgage in the Estate of my mother. I was paying mortgage payments after my mother passed away to XXXX XXXX XXXX. I was in the middle of an assumption and a modification, With XXXX XXXX, when they sold the loan to Rushmore Loan Management, who said that they do not do modifications or assumptions. Rushmore stopped taking my payments, and now the property is in foreclosure with a sale date of XXXX XXXX, 2016. I can not lose this property as it is a family home. They are unwilling to work with me. I make the money to make payments. I just need them to be willing to work with me and finish what XXXX XXXX started.

Tags
Did consumer dispute the response?

No

Company information

Date complaint sent to company

12/22/2015

Timely response?

Yes

Company name

RUSHMORE LOAN

Company response to consumer

Closed with explanation

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1833785

Date CFPB received the complaint

3/16/2016

Product**Mortgage**

Sub-product: Conventional fixed mortgage

Consumer's state


IL

Issue

Loan servicing, payments, escrow account

Consumer's zip

606XX

Consumer consent to publish narrative Consent provided**Submitted via**

Web

Consumer complaint narrative

My mortgage servicer, Rushmore Loan Management Services, did not pay my property taxes. I sent them the bill multiple times, contacted them by phone and mail. They promised to investigate but the taxes are still overdue. There is more than enough money in the escrow to pay the taxes but they have not done anything. I do n't know how to handle this. The tax bill is already overdue with assessed penalties and could go to collection.

Tags**Did consumer dispute the response?**

Yes

Company information

Date complaint sent to company

3/16/2016

Timely response? Yes**Company name**

RUSHMORE LOAN

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Company response to consumer

Closed with explanation

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1383507

Date CFPB received the complaint

5/19/2015

Product

Mortgage

Sub-product: Conventional adjustable mortgage (ARM)

Consumer's state

IL

Issue

Loan modification, collection, foreclosure

Consumer's zip

Consumer consent to publish narrative

✓ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

They have since day one abused Me as a consumer, they have taken more out in escrow and refused to correct it even after I showed proof. The recently they reported me late and stated in XX/XX/2014 they were starting foreclosure even though I was in a bankruptcy. This is inaccurate information and I have asked to have it changed and they have refused

Did consumer dispute the response?

No

Company information

Date complaint sent to company

5/19/2015

Timely response?

⌚ Yes

Company name

RUSHMORE LOAN

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Company response to consumer

Closed with explanation

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2018157

Date CFPB received the complaint

7/18/2016

Product
Mortgage
Sub-product: Conventional fixed mortgage

Consumer's state

IN

Issue
Loan modification, collection, foreclosure
Consumer's zip

460XX

Consumer consent to publish narrative
☒ Consent provided

Submitted via

Web

Consumer complaint narrative
Tags
Did consumer dispute the response?

No

My mortgage started with XXXX XXXX and was sold. They had just completed a loan modification to place my taxes and hazard insurance into to escrow and to remove my ex-wife from the mortgage. The company that took the mortgage over was XXXX XXXX XXXX. They increased my payment dramatically and would not acknowledge the modification I had with XXXX. Within 90 days, they sold the mortgage to Rushmore Loan Management services who also would not acknowledge the loan agreement I had with XXXX. I have spent almost two years trying to get Rushmore to honor the loan agreement I had with XXXX when the loan was purchased. They have not only refused to honor even though I have provided them with the modification paperwork, but have not cashed any checks I have sent to them, refused to tell me who owns the note, and have destroyed my credit so that I can not get another loan or mortgage. My credit was pristine until this all began. Rushmore continues to pile up interest and fees but will not acknowledge their error or give me one person to deal with. I have corresponded via emails, writing and numerous phone calls and have been either ignored, or blatantly lied to. One representative told me that he did n't know why I have n't sued them because this is standard procedure for them to exasperate the client until either they pay or get foreclosed. Please help!

Company information

Date complaint sent to
company

7/18/2016

Timely response?

 Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

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2312306

Date CFPB received the complaint

1/27/2017

Product
Mortgage

Sub-product: FHA mortgage

Consumer's state

IN

Issue

Loan modification, collection, foreclosure

Consumer's zip
Consumer consent to publish narrative
☒ Consent provided

Submitted via

Web

Consumer complaint narrative
Tags
Did consumer dispute the response?

No

We are filing a complaint against Rushmore Loan Management, they have taken over my loan as of XX/XX/XXXX, at the time my employment situation was dire and I was unable to apply for modification assistance. In XX/XX/XXXX I was fortunate enough to gain full-time employment with my current employer XXXX. My mom has been residing with me for quite sometime and she is going to combine her income with mine, so that we can qualify for a modification and or repayment plan so that we can retain possession of our home. We submitted a complete and full RMA package, and all up to date supporting financial documents. They have refused to review my application for assistance stating that i 'm not eligible to be reviewed for assistance. To me this is considered an attempt at stripping all positive equity from my home. It is a fact, that my loan was actually purchased by Rushmore Loan Management investment team for pennies in the dollar and they have essentially placed my home in there cross fire for foreclosure and flipping my home for a profit. Rushmore Loan Management, is bound to the terms of the National Mortgage Settlement (NMS). They are required to review my request for assistance if a compete package is received prior to a sale date. Furthermore, no agents of Rushmore Loan Management made any attempts at allowing me the opportunity to save my

home prior to initiating a sale date on XX/XX/XXXX. We are imploring your office to intervene in these abusive collection tactics.

Company information

Date complaint sent to company

1/27/2017

Timely response?

 Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

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Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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2054061

Date CFPB received the complaint

8/9/2016

Product
Mortgage
Sub-product: Conventional fixed mortgage

Consumer's state

IL

Issue

Loan modification, collection, foreclosure

Consumer's zip
Consumer consent to publish narrative
☒ Consent provided

Submitted via

Web

Consumer complaint narrative
Tags
Did consumer dispute the response?

Yes

I came home from hospital and called a friend to take me to XXXX XXXX she came at XXXX on XX/XX/2016. We returned a few hours later and when driving up I noticed my front door opened and there was a latter against the front of the house. She went to the back of the house while I looked around the front. My window inside was broken and someone had started cleaning up some of the glass. We both called out several times when to men finally came out from back. They said my mortgage company sent them to lock box my house. What, I said, I am not in foreclose. I asked for papers he had none, only a email. I called mortgage company, Rushmore Mortgage { XXXX } tried to reach XXXX XXXX but could n't { XXXX } she is my contact person that I keep constant contact with. The man told me that they did send him to lock box the house and that they thought I had moved out, also that it does not show I am in foreclose. I asked friend to call police and asked them to arrest him. Police spoke with mortgage company and they also told him I was not in foreclose but they had a right to be there. { police report cad # XXXX } After police and friend left, I open door and seen that he had been inside the house. Things were moved, television, tools, money, closets, draws were opened also in bedroom and basement door was opened. Things were moved by front door. I have trouble sleeping, I was so scared. I cried all the time officer was there. I am very sick.

Company information

Date complaint sent to
company

8/9/2016

Timely response?

 Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

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Company response to consumer

Closed with explanation

Company public response

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2290783

Date CFPB received the complaint

1/17/2017

Product
Mortgage
Sub-product: Conventional adjustable mortgage (ARM)

Consumer's state

FL

Issue
Loan servicing, payments, escrow account
Consumer's zip
Consumer consent to publish narrative
☒ Consent provided

Submitted via

Web

Consumer complaint narrative
Tags
Did consumer dispute the response?

Yes

I was divorced XX/XX/XXXX. XX/XX/XXXX at the time of separation from my ex, I did not have a job and missed XXXX mortgage payments. My ex later filed bankruptcy. XXXX, the original servicer, sent me all sorts of paperwork for resolution ... none of them were an appropriate option as either I could not qualify, or it would increase my payment. Once I started working, I set up auto payments through my bank. Never missing a payment, or being late since then. XXXX, after telling them my story continued to harass me in the form of false credit bureau reporting that I was consistently 3 months behind and charging late fees for several months which they did not remove, and additional monthly fees for inspection reports, etc. I wrote to them without resolve. They did NOT even respond to me!! Beginning XX/XX/XXXX, my loan was sold to a new lender and was also assigned a new servicer, Rushmore Loan Management. Now, I recently received an intent to foreclose notice and I have NOT even missed a payment with them. This has ruined my credit score and caused me much XXXX. The mortgage company has sent people out to my property taking pictures which I find not only inappropriate, but harrasing. They have NO reason to be doing this. My payments are timely and even though I do not have escrows, my Insurance and Taxes are ALWAYS paid on time. Please help me get this problem corrected. I would like

all the late fees and inspection fees that I did not authorize removed from my account. Also, my loan is being reported now as over 90 days past due, which is NOT the case.

Company information

Date complaint sent to company

1/17/2017

Timely response?

 Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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2133117

Date CFPB received the complaint

9/27/2016

Product
Mortgage
Sub-product: Conventional fixed mortgage

Consumer's state

FL

Issue
Loan servicing, payments, escrow account
Consumer's zip

330XX

Consumer consent to publish narrative
☒ Consent provided

Submitted via

Web

Consumer complaint narrative
Tags
Did consumer dispute the response?

No

XXXX XXXX has embezzled our homeowners insurance draft of {\$24000.00} that was paid to us by our insurance company for storm damage. We have fixed 90 % of damage with our own funds and the bank has sent inspectors 3 times and has still not released our funds and are playing with our money and emotions for the last two years. Trying to get them to release our funds has not worked and in the meantime they have " sold " the mortgage loan servicing to Rushmore Loan Management Services and they repeated the above process and not returning phone calls or communicating by mail or email. This money is being illegally held by the mortgage servicer as it does not belong to them and was specifically for home repair that we had to complete before the bank would release the money. The bank requested detailed invoices and releases of liens from the repair companies that fixed the damage that we paid for. They also sent out inspectors at different times and have not released our funds since the last two years. The fair resolution is that they immediately release the {\$24000.00} and pay the costs and interests on this amount. Thanks. Please help protect the consumers!

Company information

Date complaint sent to
company

9/27/2016

Timely response?

 Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response

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2104144

Date CFPB received the complaint

9/9/2016

Product
Mortgage
Sub-product: Conventional fixed mortgage

Consumer's state

FL

Issue
Loan servicing, payments, escrow account
Consumer's zip
Consumer consent to publish narrative

Consent provided

Submitted via

Web

Consumer complaint narrative
Tags
Did consumer dispute the response?

No

Rushmore loan services company repeatedly neglected to renew my wind insurance coverage then enstated their own coverage and charged my escrow XXXX for 6 months premiums. Hours on the phone since XXXX 2016 with the help of my insurance broker I got my own insurance reinstated but they still charged my escrow that XXXX dollars. For " my security " that do n't do emails. Almost impossible to track my communications and faxes with them. I had to pay inspectors to inspect the house because they let my insurance lapse. I feel this may be a common practice for them to collect some extra revenue. It seems criminal to me. I 've never been blatantly lied to and ignored so bad in my life. Please help and make sure they 're not doing this to other people as well.

Company information

Date complaint sent to company

9/9/2016

Timely response?

Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

Company response to consumer

Closed with explanation

Company public response

LLC

Company public response

Company believes it acted appropriately as authorized by contract or law

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1636025

Date CFPB received the complaint

11/2/2015

Product**Mortgage**

Sub-product: Conventional fixed mortgage

Consumer's state

FL

Issue

Loan servicing, payments, escrow account

Consumer's zip

333XX

Consumer consent to publish narrative
☒ Consent provided
Submitted via

Web

Consumer complaint narrative**Tags****Did consumer dispute the response?**

No

Rushmore Loan Management added unnecessary insurance to my mortgage, which led to a shortage in escrow, resulting in an increased mortgage payment. The company was made aware (proof was provided) that my home was from the requirement for flood insurance due to flood zone : AH. Rushmore failed to rectify the matter on a timely basis. They have failed to apply my payment appropriately, and they then started foreclosure proceedings and refused any of my payments as per their letter dated XXXX XXXX, 2015. They have ruined my good credit history under the affordable housing programs, for which I am to receive a yearly credit of {\$1000.00} for making timely payments. They have also ruined my credit history, and have started foreclosure proceedings. My attempts to resolve this issue by contacting the company has failed miserably! Instead, I continue to receive dunning letters and phone calls. I 'm asking that Rushmore reinstate my payments under the agreed terms, allow me to make my payments, remove negative reports from my credit history from XXXX 2015 to XXXX 2015, and reinstate my good payment record so that I may receive the yearly incentive of \$ XXXX you for you assistance in this matter.

Company information

Date complaint sent to
company

11/3/2015

Timely response?

 Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response

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1402945

Date CFPB received the complaint

6/2/2015

Product
Mortgage
Sub-product: Conventional fixed mortgage

Consumer's state

FL

Issue
Loan servicing, payments, escrow account
Consumer's zip

333XX

Consumer consent to publish narrative

Consent provided

Submitted via

Web

Consumer complaint narrative
Tags
Did consumer dispute the response?

Yes

Rushmore Loan Management Services purchased my mortgage from XXXX XXXX, which typically should not impact me as a consumer, other than changing where and to whom I should send my money. However, that was not the case. Rushmore failed to acquire all the proper documentations from XXXX which would show that the property is insured, so they added a lender-placed insurance to my account resulting to an increased escrow, which increased my monthly payment from {\$600.00} to {\$1000.00}. I called Rushmore to advise them that I already have insurance through the homeowners association, provided them with name and phone number and advised Rushmore that I would send the regular payment of {\$600.00} for XXXX 2015, which I did. Now Rushmore has labeled my account as delinquent for the difference. I 'm seeking protection as a consumer who should not be impacted by lenders practice of bouncing/selling mortgages to other lenders. Help!!

Company information
Date complaint sent to company

6/2/2015

Timely response?

No

Company response to consumer

Closed with explanation

Company name

RUSHMORE LOAN

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LLC

Company public response

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2336693

Date CFPB received the complaint

2/9/2017

Product
Mortgage
Sub-product: Other mortgage

Consumer's state

NJ

Issue

Loan servicing, payments, escrow account

Consumer's zip
Consumer consent to publish narrative

Consent provided

Submitted via

Web

Consumer complaint narrative
Tags
Did consumer dispute the response?

No

i did a modification through mortgage servicer. Just prio to the modification they sent me a change of interest, reducing by 1.5 %. They refused to honor it, stating it was ubder XXXX guidelines, but XXXX states they do n't own the loan. I have complained to them several times, they said they do n't have to honor it. They wont accept the payment based on the new rate, which will change in XX/XX/XXXX this year and agin to the orginal in XX/XX/2018 When i intitiated my modification they did an analysis that showed it was {\$25000.00} less than wed but never reduced the principal,, stating they do n't have to follow hamp guidelines

Company information

Date complaint sent to company

2/9/2017

Timely response?

Yes

Company name

RUSHMORE LOAN

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Company response to consumer

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